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The Spiritualistic Educational Association (AN ILLINOIS CORPORATION)

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CHICAGO, ILLINOIS Jan. 21, 1920.

Dictated by Mr. Lloyd Kenyon Jones, Editor of "Communication," Chicago, Illinois.

Esteemed Friend:

Whenever you read any statement or series of statements founded on the truth, the very force of that truth is sure to set into operation in your own being a chain of helpful thoughts.

If we contemplate that which is untrue or frivolous or irrelevant, then we have not unlocked the door of constructive thought and we have not produced those conditions that will bring inspiration to us.

We may say that we are inspired only now and then; but when we have learned more about the inner thoughts of life and its expressions, we shall discover that everything we do well is an inspiration, perhaps from some loved one in spirit, some guide or some guardian angel, or direct from the Source of our own souls, which means God Himself.

It is contemplation of the truth that builds up these forces that become strong enough to open the door and bring help to us.

The statements made in this circular are statements based on TRUTH. To read this circular means to be inspired, to set in motion within yourself a constructive force that will help you. Therefore, in reading this circular, read it first for the value its statements will bring to you; and second, read it as a message that tells you about the progress of this great and beautiful work.

We have set into operation a force that is accumulating rapidly as each day passes. Every one of us should be a living part of that force. No matter if you have participated in that which is offered to you in this circular, read it for the help it will bring to you.

I can not go to my friends and ask their co-operation without giving them value in return. I must do this if the co-operation is to come to me. And with all my ability, with all my sincerity, I am bringing to you that value received. Upon this foundation, and upon no other, will it be possible for us to grow. We should all be proud to be part of this forceful, epoch-making movement that is bringing new ideas, new ideals and new purposes to the sorrowing, struggling world.

Very sincerely yours,

Lloyd Kenyon Jones
Editor.

The 6% Margin of Success

Sir George Paish, noted British financier and economist and financial adviser to the British exchequer, came to the United States recently for the purpose of completing plans for arranging for international credit. This credit is to rebuild Europe.

Sir George is quoted by the newspapers as saying, "In considering such a bond issue, we must consider Europe as a growing concern. When you have a house under construction, you need imagination to see that the house is going to be productive when finished. Europe is under reconstruction, and you must have the imagination to see that it is going to be a self-supporting community.'

By imagination, Sir George meant vision. In his statement, he touched upon one of the fundamentals of progress. Only those people who have vision are able to build from bed-rock-meaning solidly and for years.

Just what this idea of vision means, I shall illustrate by a story told to me by a New Zealander

who had lived some years in India.

W.J

At that particular time, this man was in his early twenties. He has was in his early twenties. He has a brother who is managing editor of the principal newspaper in Wellington, N. Z. This man, and his friends, at this particular time, were in Rangoon. They had heard about a Swami who lived about 200 miles upcountry, and they went to visit this Swami. He lived in a bungalow that was about a hundred feet long, the interior consisting of one long room, with smaller rooms at either side.

This man told the Swami that he would like to test his powers, and it was agreed that the New Zealander would sit at one end of the bungalow and the Swami at the other end both at tables with paper, pen and ink. They were back to back, about ninety feet apart. The man from New Zealand wrote a letter to his brother, concentrating intently on every word. It was a long letter, and, to him, an important one. When he had finished writing, and read his letter for corrections, he arose—and at the same moment the Swami got up from his chair. They met in the middle of the chair. They met in the middle of the room. The letters were identical even to every mark of punctuation.

The Entity of Thought

"How was it possible," the New Zealander asked the Hindu, "for you to get every word that I wrote?"

The Swami replied: "Before you ever wrote a word, it had become an entity in your mind. In your aura I read what you thought. Before an artist ever paints a picture, he has a conception of that picture. That conception is more real than the picture itself. You will learn in time that thoughts are things and before thoughts are things, and before you accomplish anything you must have a vision of the thing you try to accomplish. That vision becomes an entity. It is an existing thing. Therefore, it has its reality in spirit before it can have reality in this world."

Some years ago, I prepared a financial campaign for one of the big hotel corporations in Chicago, which was raising about two million dollars on its securities to construct a larger building. The president of the hotel company had been a waiter in one of its restaurants twenty-five years pre-

viously.
I said to him, "Mr. M. how did you come to build up this hotel business and decide on the great structure that is now being built?"

He replied, "When I was a waiter in the basement restaurant, I had dreams of a hotel that could be constructed. I had my vision and that vision never left me. Without that vision, this hotel never would have been constructed."

Here was a man who knew nothing about Spiritualism, who claimed no knowledge of psychology, but who realized the truth that there must first be the vision before there can be a realist. a reality.

You can not point to a big business enterprise or to any worthy work of any nature that just happened accidentally. There must always be the foundation, which is a vision. That vision becomes an inspiration. It vision becomes an inspiration. It is like a deposit made to your credit with natural law. It becomes a sustaining reality. Through this entity, your guides on the brighter side of life can work and bring to you detail at a time the plans that will permit you to work out the progress of your you to work out the progress of your enterprise.

The Reality of "Communication"

Our forthcoming magazine, "COM-MUNCATION," has been in the concept or vision stage for about two years. That concept has undergone many refinements. This spiritual pattern has been created and corrected until it has become a living reality.

But in order to give it action-to give it direction and purpose-it was necessary to put this vision to the test and bring it so close to business men, who are capable of judging, that they could analyze it and understand how it would apply to them.

Putting the Conception to the Test

When I first announced the Memberships in THE SPIRITUALISTIC EDUCATIONAL ASSOCIATION, the vision of the field for "Communication," and the possibilities of its growth, was a clear vision.

Then I took a trip to Detroit and

up into Ontario, and I had some conferences with business men in Chicago. Singularly enough, every one of them saw the possibilities in the same light. Their opinion in substance was this:

"You say that in order to carry

out the plans of this enterprise and disseminate the educational knowledge of spiritual truths, it will be necessary to observe business principles and the facts of publishing, and catterly place this reaches a second of the plant of the p actually place this work on a self-sustaining basis.

"Now, Mr. Jones, in the course of all business, be it great or small, you know that the heads of that business, at different periods, are obliged to go to banks and borrow money. You know that the bank interest rate is 6%, and that bank loans usually are not for more than ninety days, with the prospect of a refusal of renewals. You know that it is bank practice, in some instances, to lend money freely to a growing business and then suspend credit and force that business into accepting a financial plan that will give the bankers control of that business. You know that this is true, and has been true since there has been banking.

"Why not so organize The Spiritualistic Educational Association that you will be placed in position where you become your own banker—where you are obliged to trust only those who are faithful to this cause? It is true that you can place 'Communication' and the business side of this propaganda on a self-sustaining basis; then it is true that you will be able to earn at least six per cent. above that self-sustaining figure, and if six per cent; then a sufficient sum beyond that to meet all your needs.

"We feel that the greatest success must come through facing a definite obligation—that with this definite obligation measured, you will be in position to so govern all of your business acts as to never waver from this definite debt that is placed upon you.

"Our suggestion to you is that you prepare a bond issue, and that the bonds be in denominations of ten, twenty-five, fifty and one hundred dollars, that these bonds run for a term of ten years, with the privilege of retiring any of them sooner on any interest date; and that each bond have attached to it twenty coupons, payable serially the middle of April and the middle of October of each year, three per cent. to be paid on each of these dates, making six per cent. per annum. This means that those who send you money to be help build up this very essential and worthy propaganda will be receiving a rate of return that will compare favorably with established interest rates."

At that time our medium, Mrs. Cecil M. Cook, was in New York City, and I was not in position to take up this subject with the guides. But I did so upon her return, and I found that it was precisely what they desired.

I have put this plan to the test. I found that one man who had decided to put \$100 into membership, is going to put several thousand dollars into bonds; to be exact, \$5,000.00.

It is not that any of these men and women are selfish—it is not that any one of them wishes to exact an earning rate from this magazine. They all see that through the obligation represented by these bonds, the expenditure of all of the money will be made

carefully and in a business-like manner, and that the organization itself will be built up accordingly.

Here is the principle: A man who owes money, who has not paid his rent, who can bring very little to eat to his family, faces a definite duty. Necessity compels him to better himself. It is no longer a question of choice. We find that most of the big business men were once poor, were once in debt. They started on their road to progress through the necessity of making good. Therefore, the men and women who will buy these bonds realize that this process of financing this propaganda will give a certain leaven that could be secured in no other way.

And now before explaining the bonds more definitely, I am going to take you into my confidence relative to my plans. I am going to tell you the things that I know and the other things that are still to be ascertained. And I am not going to call theory by any other name. I am not going to say that it is knowledge. But I am going to show you why it is possible to build up this work, meet this interest rate regularly, and eventually retire these bonds. But before the bonds are retired, that certainly will be because this Association had succeeded, and then I would give every bondholder an opportunity at his or her option of converting these bonds into memberships.

How "Communication" Will Be Advertised

Newspapers and magazines, with their large circulations, offer the most direct and economical

channels for the sale of many articles.

Scattered throughout the United States and Canada are hundreds of thousands of men and women who are interested in Spiritualism. These men and women read the large daily newspapers and the monthly magazines. The quickest and least expensive method of getting in touch with them is through advertising.

I demonstrated in the advertising of the Stead Center, that page ads. are necessary to bring the best results. The necessity of using page ads. for advertising "COMMUNICATION" may be set down as definite knowledge.

Another fact which has been demonstrated is that it does not pay to advertise in newspapers of cities having populations of less than 200,000. The smaller the circulation, the higher the rate for each one thousand of the papers printed. The rates to publishers (the smallest charges made to any advertiser) in the New York Sunday American are about \$1.50 a page for each one thousand papers printed. The rates in cities like New Orleans and

Omaha average about \$6.00 a page for each one thousand papers printed.

All of these facts must be considered in advertising. Sometimes a paper of smaller circulation will bring more replies for each one thousand circulation than would be received from a paper of great circulation. That fact also must be taken into consideration.

There are about 150 newspapers, including Sunday and afternoon papers, in the United States and Canada that we can use. There are about fifteen magazines that can be used.

Rates on new books and periodicals average about 30% lower than the regular advertising rates

-a great saving to this Association.

Experience has proved that it does not pay to put an ad. of this nature in a periodical more than once each year. This means that the largest amount of money we can spend economically and judiciously for advertising "Communication" would be about \$100,000 in a year. To follow up those inquiries would cost another \$80,000. This would represent the maximum expenditure of any single year, because in addition to the subscribers we shall

get through this advertising will be a large number of subscriptions secured for us by our readers. Although "Communication" has not made it appearance, many of our friends have sent in a number of subscriptions for their friends. The better we make "Communication," the more rapidly its circulation will grow.

If you go to a store and buy an article that proves its merit through use, you are going to recommend that article to your friends. If "COMMUNICATION" proves to be a high-class, interesting magazine, you are going to tell your friends about it

and have them send their subscriptions. This internal, intensive work becomes cumulative. It will be much greater the second year than it is the first year. Each year this cumulative good-will must grow. That we may also accept as a demonstrated fact.

We shall advertise about eight months out of each year, meaning that our maximum advertising appropriation for each of those eight months will be \$12,500; our combined advertising and "follow-up" outlay about \$22,500 a month for eight months of the year.

The Relationship of Advertising to Subscriptions

Please bear in mind that at two dollars a year, "COMMUNICATION" will pay its way. We can not make any profit at that figure. I never expect that it will show a profit on circulation, because the greater the number of subscriptions, the larger the number of pages we shall print. As the cost of each one thousand diminishes with increased numbers, there will be an additional cost as the magazine grows in size.

I have told you the things that I know—the facts that have been demonstrated. I am going to be equally frank now and tell you the facts I do not know—the points that still must be decided and proved.

I do not know just what kind of advertisements will bring the best returns. For more than three months, I have turned over in my mind the details of newspaper and magazine ads. I have been a writer for twenty-five years, and my experience has told me that no advertising man can prophesy what any ad. will do, and that no adwriter can hope to write an effective

advertisement until he is permeated with the subject.

From my experience, I believe the following estimate will be realized through the expenditure of \$100,000 for newspaper and magazine space to advertise "Communication":

We should receive not less than 300,000 inquiries, and not under 100,000 of these should become subscribers. That would mean—if it works out the way I believe it will—that for every dollar we expend in advertising, we shall receive one yearly subscription. The cost of getting this subscription after we secure the inquiry will be 80c. Consequently, out of an expenditure of \$180,000, we shall gain 100,000 subscribers. To fill those subscriptions for one year, including all costs, would demand practically the subscription price received.

Remembering that "COMMUNI-CATION" is a class publication, and that class publications receive the highest advertising rates for their space, you will understand that I am not exaggerating when I say that we would have an income from advertising that should be at least \$60,000 a year, which would be \$48,000 more than the interest on \$200,000 worth of these bonds at 6% interest.

To retire the bonds within a period of nine years thereafter would mean that we should have to provide a sinking fund of about \$23,000 a year. That would leave us \$25,000 a year, on a circulation of 100,000, for purposes of expansion for the carrying on of this propaganda.

I say that these things are speculative, because nothing can be proved until it is done. In twenty-five years' experience, during which time I have handled millions of dollars that has been expended in advertising, and have been an important factor in the upbuilding of many business enterprises, I certainly have learned certain fundamentals, and am doing my speculating not as a wild guess, but in accordance with innumerable results I have helped to produce.

What Three Years Should Bring

Following this programme for a period of three years, and with the advertising rates of "Communication" increasing with each subscriber; or, more properly, with each 1,000 subscribers, and with the certainty of getting more advertising as well as higher rates— as "Communication" grows we will be placed in position where there would be no question about meeting the interest on our bonds and providing a sinking fund

adequate to retire these bonds. There is no doubt that we could produce revenue sufficient to continue to expand, and thereby carry this truth to thousands of other men and women.

My objects is not to create a fremendous profit-paying organization. It is to place Spiritualism where it belongs. I am convinced that it is equitable and just to pay those who furnish this revenue an adequate interest rate on their money. I do not expect you to have the vision that is mine, any more than I could have your vision. When the Teachers in spirit tell me that there is a field that will afford a circulation of one million copies of "COMMUNICATION," and that this field can be cultivated in a few years, that information corresponds with all of the evidence that comes from every part of this continent.

EVERY SPIRITUALIST SHOULD BE GLAD TO SUPPORT THIS WORK

Occasionally we receive letters—but they comprise an insignificant percentage of those that come to us—in which criticism is offered relative to placing this propaganda on a "commercial basis."

Recently, in a conversation with a lady, who has been a Spiritualist all her life and who is engaged actively in Spiritualistic propaganda, she said to me: "Mr. Jones, for the past twenty-five years I have said to many of my friends that the work of Spiritualism never would be carried on properly until it was conducted on a business basis. I have seen business men of the broadest experience attempt to do something for Spiritualism, but as soon as they started, they apparently lost all of their commercial sense. They set aside all of their experience, saying that it would not apply to Spiritualism. You are doing the work in the manner in which I have predicted for twenty-five years that it must be done."

When I had a conference with the gentlemen up in Ontario, they said to me, "It is not necessary for you to come to us with proof that you can make this magazine successful. With your own money you did the proving in the work of the Stead Center. We know what the truth of Spiritualism has meant to us. We feel that we owe a definite debt to this truth. As business men, naturally we wish to be assured that the money we put into this work will be used honestly and intelligently. Believing as we do that you have proved your right to go to

Spiritualists and ask for support, we consider that it is a pleasure and a privilege to stand back of you to the full extent of our financial ability."

These men in this Ontario town receive manifestations. They get independent writing on paper, and also messages through the tapping of the trumpet, which raps almost as fast as the clicking of a telegraph instrument. One of the members of this party senses the letter indicated when the trumpet stops; therefore the spelling comes through very rapidly. It was my privilege to attend one of these seances, and in the course of the communications, the Trumpet spelled out this message: "This is for you, Mr. Jones. The world is greatly in need of spiritual education. You are the one who will give it to the world. We want our frineds to stand right back of you." Through their own forces, in their own seance-room, came this evidence of the confidence in this work expressed in spirit. And from many parts of this country, I receive letters telling me that similar information comes through their own mediums.

I am saying these things not in a boastful manner, but because I feel that I have a clear vision of how this work must be done if it is to succeed. And I am proceeding along those lines, caring nothing about such criticism as is offered to me, and thinking only of the results that will be accomplished for the dissemination of our truth.

Observing "The Law of Commerce"

We are living in a material world. Each one of you who is reading this message, lives in accordance with the law of the material world. You must earn your food and your clothing and your other necessities. You must figure in dollars and cents. It is senseless to deny the reality of such obligations. It is a mark of common sense to admit and to study these requirements as part of the experience through which God has decreed we must pass.

In publishing "COMMUNICA-TION," we can not ignore the law of commerce, and still succeed. We are using material implements, material vehicles, in carrying this message to the souls of men and women. Admitting the reality of this fact, it follows that we shall achieve results by recognizing not only the spirit law, but the law of commerce under which we operate and have our being in this world.

We can not deny these facts. We can not make Spiritualism a practical thing by ignoring this world and its requirements. Facing the necessity of observing conditions as they exist, we are going to succeed better and more rapidly by working in harmony with these necessities.

That is why Spiritualism has not been placed on a solid foundation. The majority of the good men and women who proclaim the fact that they have been Spiritualists for many years, have become so enamored with the phenomena, have become so delighted with the manifestations, that apparently they have failed to extract from what they experienced, the practical lessons that would help them live this life better.

The mission of "Communication" is to propagate the truths of Spiritualism. This must be done not one year or two years, but for years beyond counting. The plan of organization must be a reasonable plan. If God decides that each one of us should have a certain experience in this world, He does not expect us to turn our backs on this experience and the lessons that it brings to us. He expects us to make use of that experience.

WHEN YOU BUY ANY OF OUR BONDS

You Lend Money to Us at 6% Interest!

BE ONE OF 1,000 THE NEXT 60 DAYS!

As I told you in the circular recently mailed, all I want is a thousand men and women to put in a few dollars each month, and then we can accomplish the results desired.

At the time that this talk to you is dictated, about twenty per cent. of the necessary one thousand have joined me. Each day the number is being added to materially. These men and women are subscribing anywhere from a dollar or two dollars a month to several thousand dollars. The monthly payments that are being sent in range from the small figures I have named to five dollars, ten dollars, twenty-five dollars, forty dollars, fifty dollars, one hundred dollars and more.

I need a total of 1,000 bondholders. That means that I anticipate they will average \$200 each. Up to this time I have received two subscriptions of \$5,000 each, that will be paid one in cash and the other in installments. Other subscriptions are for a few dollars, but the average will bring the amount necessary to achieve the results which we have set out to achieve in the first year.

You will get 6% on your money. The principal will be paid back within ten years. When we have reached the proper stage of our progress, you will be permitted, at your discretion, to convert your bonds into the Memberships. Those who have subscribed for Memberships are being notified about these bonds.

Let Us Do This in 60 Days!

Placing these bonds among our friends should be regarded as an incident to the results we aim to accom-plish. We must think about the re-

I think it is unnecessary to tell you that, as the subscriptions to the magazine pour in, we are going to add to the value of this publishing work. We the value of this publishing work. We are going to carry it that much nearer to a position of independence, where it can supply its own revenue for expansion and for the propagation of spiritualistic truth. To face the necessity of continuing throughout the entire year to raise funds should be entirely unnecessary.

Shortly after this circular is in the mail, I plan on being in New York City, Philadelphia, and likely other Eastern points, where I shall hope to meet friends of ours who will not hesitate to do everything possible to make this work a big success.

We can accomplish these results in the next sixty days, so that for the ten months following, I shall be free to devote all my time and energy to building up the circulation of "COM-MUNICATION" and its various departments, including its advertising department; where I shall be free to do the essential things in the conduct of this important propaganda.

If you will ask yourself if I have the right to come to you and seek this support, I am sure you will admit that I have such right. If you are in position to do anything from a few dollars to many dollars a month, I am sure that you are going to require no further urging.

I would not come to you and talk to you this way for myself. I would not ask you to do any one of these things for me. I would not go to any friend and ask him for a loan for my personal use. In my forty-two years of life, I have never done that and I am not going to begin now. and I am not going to begin now. But I will go to anybody who is interested and ask for a loan secured by these bonds for the conduct of our beautiful work. I will run the chances of being called a beggar or a pest for the sake of this work.

I feel that in the results that have been produced in the progress of the Stead Center-which work will be continued just as it has been started-I have proved that I can give a good account of every dollar I have had to use. I can prove, and shall be glad to prove to any person interested, enough to inquire, by the books of account of the Stead Center, just what has been done with every dollar and every dime and every penny. I shall be glad to invite any man or woman who sends in money for these bonds to look over the books of account of THE SPIRITUALISTIC EDUCATIONAL ASSOCIATION at any time, now or in the future, so that they may satisfy themselves as to how the work has been conducted. how the work has been conducted.

A man who is operating on the square, is never going to feel offended if any interested person comes to him and asks him for the documentary evidence. The man who is under cover will always assume indignation when he is asked to reveal the inside facts. This does not mean that I can send you a report every month, except as to our gains in circulation, because those reports cost real money. It does mean that you will have a re-port on every interest date, which is

wice yearly.

In this circular, I am presenting the precise appearance of these bonds. This issue has been authorized duly by our Board of Directors, and adequate provision will be made for retiring these bonds and for the pay-ment of interest.

If You Are Buying Memberships, Convert Them Into Bonds, and Increase the Amount!

This circular will be read by the men and women who now are buying Memberships. In order to treat everybody alike, I wish those friends to take Bonds for their Memberships, and to increase their subscriptions just as much as possible, because they will all get 6% interest, with their money

returned within 10 years, and these increases will help carry us that much farther toward the goal which we aim to reach.

Now I am going to tell you every detail about these bonds.

\$200,000 WORTH of 6% BONDS Maturing in 1929

Note on page 9 a photographic reproduction of the \$100.00 bond. You will observe that there are 20 interest coupons, payable every six months, beginning with April 15, 1920, and extending in six months' periods to the maturity of these bonds, Oct. 15, 1929.

Special Provisions for Installment Subscriptions

You make your installment subscriptions in either one of the following ways: You may have a bond issued whenever you have sent \$10, \$25, \$50 or \$100—or you can subscribe for any amount of these bonds from ten dollars to several thousand dollars, either on a cash basis or on the installment plan of payments.

If you subscribe on the installment plan, we charge you 6% interest on deferred payments, but your bond is set aside the day your subscription is received and it draws interest from that date. On April 15, 1920, the first coupon will be due, amounting to 3% of the principal. The annual interest on a \$10 bond is 60c, or 30c each six months. Therefore, in a period of three months, the \$10 bond would have increased in value 15c, and you

would pay \$10.15 now for a \$10 bond. The middle of February, that bond will cost \$10.20. The middle of March, it will cost \$10.25. A subscription sent in the middle of April would be at \$10, because the first interest-coupon would be removed.

The twenty-five, fifty and one-hundred-dc'lar bonds will be sold on the same basis, which is the way all bonds are sold. The interest on a \$25 bond is \$1.50 a year, 75c each six months or 37½c each three months. Therefore, a \$25 bond, the middle of January, will sell for \$25.38—the middle of February it would bring \$25.50—the middle of March it would bring \$25.63—the middle of April, \$25, because the first interest-coupon would be cut off.

A \$50 bond will draw \$3.00 a year, or \$1.50 each six months, or 25c a month. Remember, however, that interest is payable twice a year, not monthly. A \$50 bond bought the middle of January would bring \$50.75. Purchased the middle of February it would bring \$51.00—the middle of March, \$51.25, and the middle of April, \$50.00, because the first interest-coupon would be removed from the bond.

A \$100 bond will draw \$6.00 a year, or \$3.00 at each interest period. That makes the interest rate 50c a month. Consequently, the middle of January, a \$100 bond would cost \$101.50—the middle of February it would cost \$102.00—the middle of March, \$102.50 and April 15, \$100.00, because the first interest-coupon would be removed.

How to Compute Interest on Installment Subscriptions

Let us say that you decide to invest \$10 a month for a period of twelve months. This amounts to \$120. Upon receipt of your first payment, we would set aside for you a \$100 bond and two \$10 bonds. In a period of one year, you would earn interest of \$7.20. You would be paying 6% per annum on your deferred payments. All of this will be computed for you on a receipt-form sent to you when you remittance reaches us, showing you just what you next payment amounts to. You realize that you would not pay a total interest amount-

ing to \$7.20, for the following reasons: When you send your second payment, you would be sending interest for one month at the rate of 6% per annum on \$110. The third month, your interest would be on \$100, the fourth on \$90, etc. Your interest, therefore, would continue to decrease each month.

But if you prefer, you could send \$10 each month and get a \$10 bond, paying whatever additional sum the accured interest amounted to. This has been figured out for you above. You will see that the same rate of increase would apply on the different bonds from the middle of April to the middle of October, and from the middle of October to the middle of April of the following year. When each installment is received, we send you a receipt showing your total subscription, of what you have paid up, what the next payment amounts to and when it is due.

It is necessary for us to compute these interest-rates because we are selling bonds, and any indifference on our part to the interest would be lack of good business judgment.

Send What You Can Each Month

Figure on the basis of what you can spare each month, whether it is for five months, six months, eight months, a year or any other period. It may be one dollar, two dollars, three dollars, four dollars, five dollars, eight dollars, ten dollars, thirty dollars, fifty dollars, one hundred dollars, or any other monthly sum.

It is not necessary for you to sign a note, because these installment and cash subscription receipts will indicate what is due where there are subsequent payments, and how much interest will have accrued, which must be added to that payment.

At the time of your subscription, the bond is set aside and you are credited with the full accrued interest indi-

cated by the coupon.

I am showing you a \$100 bond. In appearance, these bonds are exactly the same as any other high-class lithographed bond.

PRICES PAYABLE JANUARY AND FEBRUARY

All bonds sold between now and the end of January, 1920, will be at the following prices, which are based on the face value of the bond, plus accrued interest:

\$ 10	bonds							,															\$ 10.15
25 50	66																~	6	6	3	_	-	25.38
100	66 -																						101.50

Following are the prices to be paid for these bonds between the first of February and the first of March, 1920:

\$ 10	bonds																			10.20
50	66																			51.00
100	**																		1	02.00

Please Observe These Installment Suggestions

If you are subscribing on the installment plan of payments, then all that is necessary is to fill in the amount that is noted on the accompanying subscription form, showing the total you are going to pay and the amount of your monthly remittance. In sending you the re-

ceipt, we shall indicate the amount of the accrued interest and the deferred-payment interest to be added to your second installment. Your installments thereafter will include the addition of only the deferred-payment interest, which will grow smaller each month.

Receiving 6% Interest on Your Money, How Much Can You Remit for Bonds?

Bear in mind that you receive 6% on the money you put into these bonds, that this interest is payable the middle of April and the middle of October each year, meaning 3% on each interest date, or a total of 6% per annum. You are putting your money into this worthy work at 6% interest each year, and the principal returned

Page Eight

in full at the end of the ten-year period, or before, at the option of this Association.

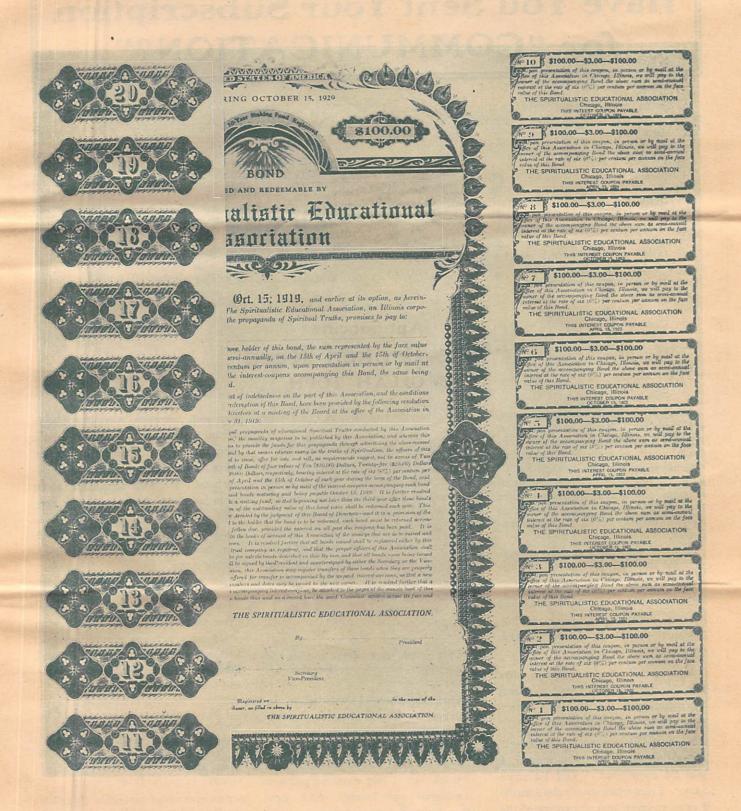
Considering the facts that have been presented, you are now asked to decide this question:

are now asked to decide this question:

HOW MUCH money will you put into these bonds either on a cash or installment basis?

PLEASE USE THIS SUBSCRIP	TION FORM	
The Spiritualistic Educational Association, 981-989 Rand, McNally Building, Chicago, Illinois.	Date	1920
Gentlemen:		
Enclosed herewith find \$	dollars' worth of your Six Per Cent	. Sinking-
Enclosed please find \$, first monthly installment toward	dollars' worth of your Six Per	Cent. Sink-
ng-Fund Bonds, and I will send the same amount each month for the rate of 6 per cent., your receipt to show principal, accrued interest and sipal and deferred-payment interest each month thereafter. You are to streedited at this time with interest at 6 per cent. on the total amount of my suredited at this time with interest at 6 per cent.	months, paying interest on deferred payment interest for the first month et aside the above amount in bonds, and I abscription. The bonds are to be registered in	payments at
Name	or R. F. D.	
New O		

Each Bond Has Twenty Interest Coupons



Actual Size of Bond, 15x171/2 Inches; Lithographed in Green Ink; Printed in Black Ink

These Bonds Are Issued in Denominations of \$10, \$25, \$50 and \$100 and Pay 6% Interest, Which is Payable Semi-annually: that is 3% on April 15 and 3% on October 15 of Each Year. You Do NOT Donate but LEND Your Money to Us!

Have You Sent Your Subscription for "COMMUNICATION?"

We are approaching rapidly the five-thousand mark that we said would be advisable before the first number of "Communication" would appear. We are going to have at least five thousand subscribers shortly.

There has been a remarkable growth in subscriptions since the beginning of the holiday period. Our friends realize that "Communication" will soon make its appearance. They know that they wish to secure every number—that we are not going to make plates of this magazine, and that those who have failed to secure any of the back copies will not be able to procure them. This is necessary from an economic viewpoint.

You may be waiting—if your subscription has not been sent—for the appearance of this magazine. When our order is given to the printers, it will be for the number of copies represented by the actual subscriptions. And subscriptions sent subsequently will have to begin with the second number, and then the third number, etc.

We have many remarkable features for "Communication." The educational features, and many others, will be continued. You do not wish to start with the second or third or fourth installment, I am sure.

We take pleasure and pride in

"The Broken Reed" By OLLAH TOPH

Mrs. Ollah Toph, society woman, club woman, literary woman and psychic of Indianapolis, Ind., has written a continued story for "Communication," entitled, "The Broken Reed." This is one of the most unusual literary productions that has ever been penned around the all-absorbing subject of spirit return and communication.

To give you just a fleeting glimpse into the theme, I shall quote from the first chapter, entitled "The Voice."

Several months ago, I was awakened in the night by a voice calling, "Mother! Mother!" I saw a form dimly—a man.

My son had been seriously ill. My first thought was alarm for him. Then I remembered that he was safely asleep in the ajoining room.

Again the voice cried out, "Mother!"
—and then, brokenly, "Oh, mother, I
said I'd come back, I said I'd come
back." From other inarticulate words
I came to know that something of the
wreckage of the Bloody Sea had
drifted to my shore.

Continuing, we shall give you another brief quotation from the narra-

tive, to show you the trend of this story:

"She's true-blue, mother is. She'd fight for England herself if there wasn't any other way. And if you'll just say it this way—let me say it—that Walter Scott Douglass that went out with the Highlanders—from London, mind you—calls back 'whoo-oo,' perhaps mother will hear, somehow. Say that she'll remember when I came up to the house I called that way—'whoo-oo'—and then a whistle."

This spirit, who passed out in the cataclysmic struggle in Europe, explains:

Then somehow I was made to understand. I knew about the broken reed. That was always the way with me. Things got all jumbled up, lessons or games or anything I tried to think out. I just stumbled and got bewildered and fussed. And then when I thought there never was such a dolt—and others, too!—why, there would come a still time when things didn't seem to matter, and suddenly it would all be clear as crystal. That

way with me, then, when I got back to the broken reed. I remembered a sermon the rector once preached when there had been a tragedy in the neighborhood. He said something about them that go down into the deep waters and of the Hand that never loses hold on them. I remembered, too, the choir sang about the Everlasting Arms.

It was all clear. There was mother, alive. Here was me, alive. Yet something had come between. But what could come between mother and me? I thought again of the broken reed. Strange. On the banks of a river—and long ago.

I have before me a page from the EVENING TELEGRAM of New York, Sunday, Sept. 14, 1919. There is a main headline: "Is There Life After Death?" Mrs. Toph's picture appears center-page at the top.

She says about her gift: "It fell on me long ago, when I was too young to find words for the ecstasy in which I found a far land and an alien people. It fell on me long ago, when I was awakened in the night by a voice calling my name."

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About her gift, Mrs. Toph says this: "I know three degrees of clairvoyance (clear seeing). There are probably a number of degrees. I see the persons who have entered into a recipient's life -but be they living or dead, they are like actors on a screen. They may be vivid, changeful, but I am not on a plane with them. But on that plane where dead men call back to earth: 'We live!' it is different! They appear suddenly, as if evolved from shadow. They are more or less distinct. Sometimes I can tell the color of eyes, of hair; the comparative height; the grace of movement or halt or infirmity which was theirs on earth. A woman (in spirit) has turned her back to me to show the length and beauty of the hair she was vain of on earth; and then she has shown me that beauty ravaged by sickness. Not that one supposes life beyond or above or around, or wherever it be, to be a loosening and a binding of the hairbut it serves as identification."

Mrs. Toph says further: "In the third degree of clear seeing, the person-always the dead-stands forth boldly, corporeally. There is no enveloping shadow or background. This person I feel I might actually take hold of. Yet he is only visible to me; none others see him. I have experienced this phase only a few times."

Following the publication of "The Broken Reed" in "COMMUNICA-TION," this story will be published in book form by our publishing house when we are in position to handle the book, or by some other publishing house if we are not in position to handle it.

"The Broken Reed" will be beautifully illustrated.

Here is a story that will reach your heart. It will bring something that will uplift; that all the profound philosophy of the earth is incapable of

In each issue of "COMMUNICA-TION" we shall serve the full purpose of Spiritualism by being sufficiently broad to give to men and women every feature, phase and angle of this universal truth. We shall reach their hearts and their minds. We shall give them the science and the philosophy and the religion and the manifestations and the experiences of a multitude, and instructions that will help each discover his or her "open door."

"COMMUNICATION" will be a magazine far-reaching in its purpose. It will be helpful, inspiring, different

from anything else that has ever been published.

To our publishing office already, there are gravitating the types of manuscripts that will make "Communication" high-class in every sense.

"COMMUNICATION will have the policy, the purpose, the plan-and that plan will permit of an ever-marching progress into these realms of things that have been unknown, but which are not unknowable.

"COMMUNICATION" will reach men and women and children. Without respect to what their walk in life may be, it will bring solace and comfort and new purpose, without demanding of people that they become chronic optimists. If the people are to be helped, it must be according to the dictates of reason. It can not be along the lines of bombast and pretense and forcing a condition of false enthusiasm. The comfort that is fortified by the truth itself is like manna out of heaven. And thus, in accordance with the truth, we are going to proceed to give the world a magazine that will spread the real gospel of spiritual truth in a manner that will be acceptable to every thinking man and woman.

Why Not Send Your Subscription TODAY?

This circular is being sent to those who have sent their subscriptions for "Communication" and for Memberships, as well as to those who have not responded. If you are among those who have not sent subscriptions, why not send two dollars today for a year's subscription to "Communication"? That means a subscription for twelve

monthly numbers. It means that you begin at the beginning, you start with the first number, you keep in touch with the progress of this beautiful magazine from the date of its inception.

Subscriptions for "Communication" are distinct from bond subscriptions!

"DREAMS" Will Be Sent FREE!

"DREAMS," a little volume telling you about dreams and their significance, will be sent to you as a premium with a subscription to "Communication" for one year. "Dreams" is just being mailed, and your copy is waiting for you. The order to the printer is for 5,000 copies, meaning one copy of "Dreams" for each yearly subscriber to "Communication." We do not guarantee to give "Dreams" as a premium after 5,000 subscriptions have been received.

Two Important Instructive Features

Beginning with the first number of "Communication," there will be two interesting, important,

helpful and instructive features.

The first will be, "Searching for Your Open Door"-that will give instructions for the discovery and development of different classes of psychic mediumship, including clairvoyance, clairaudience, crystal-clairvoyance, psychometry, impressions, inspiration, and other mediumistic gifts.

The other series will be "Trumpet Development Revealed." This will show you how to get manifestations with the trumpet in the dark and in the

light, and how to use the trumpet in other forms in the unfoldment of mediumship.

In the first number, there also will be an article entitled, "How to Use the Ouija Board," by Frank L. Gaines, a writer who has had remarkable success with this most elusive instrument. He will teach you how to get dependable results-real messages and not the vaporings of your own reflexes.

There will be other fatures from the beginning, and it is going to be the biggest two dollars' worth you have ever received in your life!

Order EXTRA Copies of the First Number

For the benefit of mediums and those connected with spiritual churches and others who wish to reach their friends, we are adding an order form for additional copies of No. 1. These copies are 20c each; \$1.00 for 6; \$2.00 for 12 copies.

If you wish to present some to your friends, and in this manner do some real missionary work, now is the time to get your order in for as many copies as you will wish to secure. If you wait until after your copy of "Communication" has reached you, in accordance with your subscription, then it will be too late to order additional copies of this first number.

If you have not sent your subscription, just enclose postage or currency, or a money order or check for whatever number of copies you wish. If you have sent your subscription, order some extra copies anyway. NO SAMPLE COPIES NOT PAID FOR, WILL BE MAILED.

PLEASE USE THESE FORMS	
"Communication" 981-989 Rand, McNally Bldg., 538 So. Clark St., Chicago, Illinois.	1920.
Gentlemen: Enclosed find Two Dollars (\$2.00) as a subscription to twelve (12 secutive monthly numbers of "Communication." I am to receive as a premium, w additional cost, a copy of "Dreams." Yours truly,) con- ithout
Name	
Street No. or R. F. D.	
City State	
A THE PARTY OF THE	
Date	1920
Enclosed findfor which please mail to meextra cop "Communication" as soon as it is published. (20c a copy for 1 to 5 copies; \$1.00 copies, \$2.00 for 12 copies. If to be mailed direct to friends, attach list of names ar dresses to this order.)	for 6
Yours truly,	
Name	
Street No. or R. F. D.	
City State	

THE "AUTOMATAGRAPH" WILL GIVE YOU DEPENDABLE MESSAGES

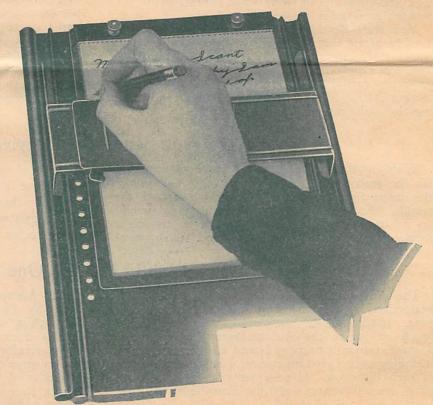
This Writing Device Will Supply the Conditions Necessary in the Receipt of Dependable Automatic Writings

Have You Ever Tried to Get Automatic Writings?

Thousands of persons who never have developed any of the well-known forms of mediumship, receive consoling and important communications from the spiritworld through automatic writing.

Briefly, automatic writing is spiritcontrol of the forearm, wrist and hand holding a pen or pencil. There are dangers of errors creeping into the ordinary automatic writing, and these errors naturally discourage those who are receiving the purported messages.

In the first place, there is the point of physical resistance. Your forearm and hand are in direct contact with the table or desk. Unless the control is very pronounced, you get no writing at all. In all forms of communication, forces are built up and these psychic forces have wave-like motions. Attempting automatic writing in the ordinary manner, you not only have to contend with this physical resistance, but when the forces do build up, your hand moves in an unrestrained manner and the pencil makes crude, . illegible scrawls on the paper. This is because the forces do not have tracks to run on. Another point of interference is found in your watching that which you write, with the likelihood of injecting some of your own thoughts into the message. Consequently, where the person attempting automatic writing is not thoroughly developed along this line of mediumship, error is likely to result or perhaps no writing will be secured.



A "Track" for the Forces to Run On

Always bear in mind that where there is mediumship or any psychic manifestation, there is a wave motion that can be traced back to the nature of the forces employed, and you will appreciate what it means to give these forces tracks to run on.

Note the construction of the Automatagraph as illustrated by the

accompanying reproduced photograph.

The Automatagraph weighs about 3½ pounds. It is heavy enough so that it does not jump around on the table. The upper end is elevated, and the main carriage is horizontal. It parallels the surface of the table. This means that when you take your pencil in your fingers and place your hand on the small carriage, the weight of your arm is distributed between the small carriage and your elbow. This minimizes the frictional physical resistance to two points. But bear in mind also that the small carriage has a very rapid right-to-left motion and a more restricted up-and-down motion. This removes the physical resistance of your hand. Therefore, the weight rests on your elbow and makes your elbow act as a pivot for the writing operations. The direction of the forces is up the left side of the Automatagraph, across the carriages and down the right side, completing a circuit.

and down the right side, completing a circuit.

The metal itself, as in the case of the trumpet, acts as conductor for the forces. Every psychic knows that the forces through which manifestations of any nature are received, are just as real as an electric current. The principles upon which the Automatagraph is constructed include the material of which it is made. The steel and statuary bronze, copper finish, give to these forces conductivity and direction. The forces are controlled; they are HARNESSED!

You Write in the Path of the Forces

The Automatagraph is for one person, and that one person alone should use this device, instead of permitting others to handle it and mix the forces.

Complete instructions accompany each Automatagraph, which is mailed to you prepaid, parcel post insured.

It makes no difference whether you write with

your left hand or your right.

Remember that if you destroy actual contact in the writing operation between your hand and the paper, you can not expect to get good results. That is why the old planchtete was productive of results for very few persons, relatively speaking. The individuality of your own contact with the written message is preserved.

You start developing in the dark. You never need be afraid that the pencil will run off the paper. When the small carriage has reached the end of the line, you simply lift your pencil from the paper and push the carriage back until it has engaged both triggers at the left, releasing the plunger and mov-

ing the main carriage down one line.

You may number the pages, tearing off each page when it is written. When several pages of the tablet have been used, you can turn the thumbscrews on the bottom of the Automatagraph that elevate the plate upon which the tablet rests, thus always preserving the same distance between the carriage and the surface of the paper.

You do not see what you are writing, and you never write off the tablet. Control of the forces means that you never write any illegible scrawl. The writing that you get is genuine. Later you may try the Automatagraph in the light.

A lady in Chicago, a newspaper woman, the first person outside of a few at the Stead Center, secured an Automatagraph. The first day she had it in her possession, she received messages that unquestionably were genuine.

Whenever you wish to accomplish results, you must observe the basic principles. The Automatagraph is constructed on principles recognized to be correct.

Why We Do Not Send This Device on Approval

We do not send the Automatagraph on approval for the reason that those who develop and follow the instructions faithfully, should not crowd the results. Any person getting it on approval would try to hasten results. You must be in the right mental condition to get messages, and the approval method of sending out Automatagraphs would be conducive of the wrong mental state. Hence, in insisting that the price of five dollars, which includes prepayment, be sent with the order, we are doing so for your own best interests.

GUARANTEED for One Year

The Automatagraph is guaranteed against imperfections in workmanship and material for one year. If through any accidental cause, you should break or injure the Automatagraph, prepay the postage, return it to us and send us return postage, including parcel post insurance, which is three cents in each direction. If new parts have to be supplied, we will charge only the actual cost of those parts.

The Automatagraph is made and assembled entirely by die-work. Do not attempt to fix it up if anything happens to it.

This device is sent in a specially-made, corrugated, reinforced carton—insured—and should reach you in good condition. Each one of these devices is accompanied by illustrated instructions, and by following these instructions faithfully you will receive results within a short time.

Please Use This Order Form

	Date	1920
Stead Center,		
533 Grant Place, Chicago, Illinoi	8.	
Dear Friends:		
	will find Five Dollars (\$5.00) for one Automatagraph, with illust	
	Yours very truly,	
Name		
Street No.		
or R. F. D		
City ,	State	

Your Automatagraph Is Ready

While we met with many delays before the Automatagraph finally made its appearance, we have arranged with the factory manufacturing these devices to supply any number needed so that every order can be filled promptly.

We have placed orders to date for 2,000 Automatagraphs, and we are confident that we shall be obliged to place additional orders shortly.

Now that you can get you Automatagraph, why not send for this device so that you may secure dependable spirit messages in your home or wherever you may be?

Automatagraphy is the only known blending of the forces of independent writing and automatic writing!

Get Your Copy of this Edition "The World Next Door"

What Men and Women think of "The World Next Door"

I am now reading the wonders in "The World Next-Door."—Constance K., New York City.

Permit me to congratulate you for issuing so commendable a "Table-top" as "The World Next-Door." I have enjoyed reading it very much, possibly because many of my own opinions, ideas and desires are therein expressed so agreeably. Many of my personal experiences are fairly well corroborated.—Mrs. O. S. M., Arkansas City, Kans.

Let me assure you that your combined efforts in producing and arranging "The World Next-Door" are marvelous, as no one can read it thoughtfully or comprehensively without obtaining an inspirational uplift as though they were partaking of the fountain of life, love and truth. It is as rays of sunshine on a cloudy day to one seeking or in pursuit of knowledge; it illuminates to the immediate beyond; it broadens, sharpens the latent comprehension or perception of man as a cheerful unfoldment. It is good beyond expression. Therefore, may God inspire you to favor us with many more of such wonderful writings and worthy books.—C. B. C., M. D., Erie, Pa.

Think it is the best yet. Certainly was worth waiting for.—H. F. W., Charlestown, Mass.

I received "The World Next-Door" and am very well pleased with it and wonderfully benefited by it,— Mrs. A. B. D., Newark, N. J.

It is indeed splendid, and so are all of the books you have published.—Mrs. L. E., New York City.

I have read and reread it and think it is the best book yet. It is such a beautiful study, and I have derived much good from it.—Mrs. C. V. R., Dracut, Mass.

To say it is good would be putting it mildly. It clears many things in my mind that would have remained obscure had it not been for that little volume.—Dr. W. M., Pittsburgh, Pa.

This "Table-top" is a gem. In all that I have studied along the line of thought set forth in this fascinating little book, I have never found an illustration so unique and comprehensive as that of "an interlocking basic system." It brings home to us the fact that "underneath are the Everlasting Arms."—Ellen S. K., Milwaukee, Wis.

Ever so many thanks for "The World Next-Door" just received. All the "Table-top" volumes are very interesting, but this is even more than that.—Harry H. B. L., Forsyth, Mont.

The Stead Center has never published a more interesting or more comprehensive volume than "THE WORLD NEXT-DOOR," the largest of the "Table-tops."

In these days, men and women are giving serious thought to the subject of Immortality. As truly as Immortality exists, that certainly must there be tangible proof. If there are beings around and about us whom we once knew and loved—invisible helpers who pass through our walls and yet are much more solid than the walls through which they pass—if there are forms of life through which the rays of sun that we comprehend can pass unobstructed—then it is of interest and concern to learn why this is possible.

Every thinker should have a copy of "The World Next-Door," because it stands alone as a revelation of the reality of the formation of matter and ether. And besides explaining why these things are possible, this "Table-top" shows you, through the recitation of several experiences, just what life is like on the different spirit-spheres.

A Universe "Terribly and Fearfully Made"

The oldest problems with which thinking people have contended have been the problems of TIME and DISTANCE. That time never began and can never end, and still can be within our finite grasp and comprehension, will be realized when you have studied "The World Next-Door." That distance is a relative term, and that the Omnipotence, Omniscience and Omnipresence of God are possible in an understandable way, are things that you have thought and that you have a right to understand. While any human understanding is but an interpretation of the facts that are realized in spirit, still we must admit that this human understanding is important.

As truly as there is an ethereal expression of chemistry, there is a material expression of chemistry. As truly as the chemistry of the ethereal is based on natural law, that certainly is the chemistry of the material founded on natural law. Yet the chemistry we know is an interpretation or an adaptation of the higher and finer chemistry of the spirit-realms.

"THE WORLD NEXT-DOOR" is expressed not in technical terms, but in plain words wthat anybody can understand. Consequently, the person who is not educated can grasp the meaning, and the person of high education cannot be offended by reading these simple, direct terms.

The Lodestone of Your Library

No matter how many books you may have relating to spiritualistic and psychic subjects, you will find that "The World Next-Door" is the lodestone of your library. It is the great magnetic pole of all your spiritual literature.

"GOD'S WORLD" gave you the Teachings, the philosophy of life as handed down by the Teachers on the Other Side. "THE WORLD NEXT-DOOR" gives you the reality of the construction and employment of the infinitely fine forces that become ether and matter, according to their rate of motion.

As we learn more, we accomplish more. All human progress has been measured by the thinker. The plodder has left no mark, no indelible imprint that he has passed this way. Every worthy

thing that you know in this world, or that man ever will know, has come through the instrumentality of thinkers.

Your mind, and the minds of the greatest geniuses, have the same source. The difference is not one of inherent qualities. It is a difference of study and experience only. What the mind of any individual in the universe can comprehend—in time, with study and thought, your mind can understand.

Could a more hopeful, uplifting, inspiring message come to you than this truth that your own mentality has the capacity to learn whatever any other mind can learn? The demand is one of study and application.

"The World Next-Door" helps you THINK. It helps you collect your thoughts and make them orderly. It helps you think about this tremendous universe in terms of your understanding. It teaches you that, in order to know the illimitable universe, you must comprehend the smallest thing

in existence. When you understand the electron, you have learned the great cosmic truths.

The prepaid price of "The World Next-Door" is One Dollar. And if, after reading this "Table-top" volume, you do not feel that you have received your full dollar's worth—if you do not believe that this small sum is insignificant compared with the information placed in your possession—we should be glad to have you return the "Table-top" and receive your dollar.

The demand for "The World Next-Door" has been growing continuously. It is a book that a boy in school can understand. But it is a subject that the philosophers of the world up to this time failed to discover. This great fundamental truth that has come from highly developed Teachers in Spirit, is placed before you in words that have a meaning for you.

Do not wait until this edition is exhausted, but send your order, filling in the accompanying blank and getting it into our hands without loss of time.

You May Send ALL Orders for the "Automatagraph," the "Table-Tops," "Trumpets," "God's World," and for The Monthly Lessons

TO

THE WM. T. STEAD MEMORIAL CENTER

533 Grant Place, Chicago, Illinois

Or Enclose those Orders with Orders for the Bonds and "Communication Subscriptions"

Stead Center, 533 Grant Place, Chicago, Illinois. Dear Friends: I enclosed One Dollar (\$1.00) for a prepaid copy of "The World Next-Door." Yours very truly, Name Sreet No. or R. F. D. City State In Sending Personal Checks, Please Add 10c to Cover Bank Exchange

Requests for Messages Should Be Written Especially to Mrs. Cecil M. Cook